

STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation,  
Petitioner

v

Randall Taylor,  
Respondent

Enforcement Case No. 08-5575

For the Petitioner:

Marlon Roberts  
Office of Financial & Insurance Regulation  
P.O. Box 30220  
Lansing, MI 48909-7720

For the Respondent:

Randall Taylor  


Issued and entered  
this 15<sup>th</sup> day of September 2008  
by Ken Ross  
Commissioner

FINAL DECISION

I  
BACKGROUND

On May 22, 2008, Chief Deputy Commissioner Frances K. Wallace issued an Order Referring Complaint for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent Taylor had erroneously been granted an insurance producer license for which he was not qualified, Respondent having been convicted of a felony before he applied for the license.

On August 6, 2008, the Petitioner filed a Motion for Summary Decision. The motion was granted in an order issued August 15, 2008. Shortly after the motion was granted, it was learned that the decision to grant the motion was based on a factual error. The August 15 order

was rescinded on August 20 and Respondent Taylor was given until September 4 to file a written response to Petitioner's motion. Mr. Taylor's response was received on September 3.

In his response, Mr. Taylor submitted 1) documentation of the insurance training he recently completed, 2) details of his licensing history as an insurance agent and solicitor in Michigan, 3) documents and a narrative describing the felony conviction which is the focus of this compliance action, and 4) a request that he be allowed to retain his insurance producer license in order to serve his clients and support his family.

## **II DISCUSSION**

The Commissioner has considered the Petitioner's motion and Respondent's arguments in opposition to the motion. The facts necessary to resolving this matter are not in dispute:

1. Respondent Randall Taylor was licensed as an agent and solicitor in Michigan between 1980 and 1998. His solicitor license became inactive in 1983. His insurance agent license became inactive in 1998.
2. Respondent applied for an insurance producer license in March 2004. (Because of changes in Michigan's insurance licensing statute, the term "insurance producer" has replaced the term "insurance agent.") The insurance producer license was issued to Respondent on October 14, 2004.
3. On his producer license application, Respondent disclosed that in 1987 he had been convicted of the felony of Criminal Sexual Conduct, second degree.

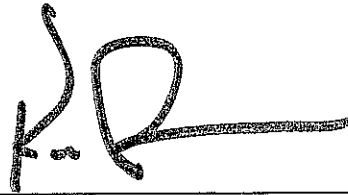
Section 1205(1) of the Michigan Insurance Code, MCL 1205(1), prohibits issuing insurance producer licenses to individuals who have been convicted of a felony. Because he has

been convicted of a felony, Respondent does not meet the requirements to be licensed as a producer under the Michigan Insurance Code. The motion of Petitioner is granted.

**III  
ORDER**

The hearing scheduled for September 25, 2008 is cancelled.

In accordance with section 1205(1) of the Michigan Insurance Code, Respondent's insurance producer license is revoked.

A handwritten signature in black ink, appearing to read 'K. Ross', is written over a horizontal line.

Ken Ross  
Commissioner